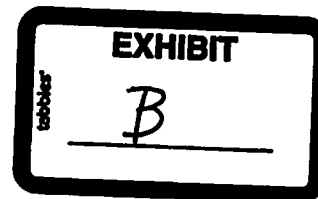


LAW OFFICES OF
RUBENSTEIN AND COGAN
An Association of Professional Corporations
Mitchell Rubenstein & Associates, P.C. and Michael R. Cogan, P.C.
SUITE 250
12 S. SUMMIT AVENUE
GAITHERSBURG, MARYLAND 20877

TELEPHONE: (240) 386-0550

FACSIMILE: (240) 386-0555

September 7, 2010



Cathleen B Mauro
[REDACTED]
[REDACTED] VA [REDACTED]

Re: *Creditor: FLA Card Services, N.A.*
Our File No.: [REDACTED]
Claim Amount: \$28,099.84

Dear Cathleen B Mauro:

Your account has been referred to this office for collection. If this account is not paid or otherwise resolved, we have been instructed by our client to review the matter for possible legal action. If the account is not in dispute, payment is expected. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. As of the date of this letter you owe \$28,099.84. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check. In that event we will inform you before depositing the check. For further information, contact the undersigned firm in writing or call Andrew Peyton at (866) 386-0550 or send an email to apeyton@rcrlegal.com and refer to the account number indicated above. *If more convenient please visit our online payment center at www.payrubenstein.com if you wish to make full payment through the website. Otherwise contact our office first seeking approval of monthly installment payments before attempting to make a partial payment on the account.*

CONSUMER NOTICE PURSUANT TO 15 U.S.C. SECTION 1692(G)

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office within thirty (30) days from receiving notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request, within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt and any information obtained will be used for that purpose. This letter is from a debt collector.

The letter was not signed by any individual attorney. The firm's name however was printed as a signature block.

Very truly yours,

Rubenstein and Cogan